



Amendments to the Claims:

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method of managing reliance in an electronic transaction system, the method comprising:  
obtaining electronic signals representing subscriber assurance of an attribute of a subscriber to the system, the subscriber assurance issued by a certification authority;  
obtaining electronic signals representing a request for transactional financial assurance based on a transaction involving the subscriber, the transactional financial assurance not being a payment request or payment authorization of the transaction itself;  
determining whether to provide the requested transactional financial assurance based on at least the subscriber assurance; and, depending on the determining,  
issuing electronic signals representing transactional financial assurance to a relying party.

2. – 56. (Cancelled)

57. (Previously Presented) The method of claim 1, wherein the subscriber assurance comprises (a) an identification assurance of the identity of the subscriber, or (b) an authorization assurance of authorization of the subscriber, or (c) both (a) and (b).

58. (Previously Presented) The method of claim 1, wherein the subscriber assurance comprises electronic signals representing a certificate.

59. (Previously Presented) The method of claim 1, wherein the determining is based also on information provided by the relying party.

60. (Currently Amended) The method of claim 1, wherein the request for transactional financial assurance comes from the relying party.

61. (Currently Amended) The method of claim 1, wherein the request for

transactional financial assurance includes a request for a guarantee of an aspect of the transaction and comprising:

validating information in the request for transactional financial assurance to determine whether to provide the guarantee for the aspect of the transaction; and  
sending electronic signals representing an indication of whether the aspect of the transaction will be guaranteed.

62. (Previously Presented) The method of claim 1, wherein the electronic signals representing the subscriber assurance comprise electronic signals representing a time-based certificate specifying a stated reliance limit and the method comprises obtaining electronic signals representing an actual reliance limit for the certificate, the actual reliance limit being different from the stated reliance limit.

63. (Currently Amended) A computer program product, embodied in a computer-readable media, comprising instructions for causing a computer to effect a method of managing reliance in an electronic transaction system, the method comprising:

receiving electronic signals representing a transaction associated with a subscriber, the transaction including information regarding at least one attribute of that subscriber;

creating a reliance request message specifying at least one aspect of the transaction upon which a relying party intends to rely; and

causing electronic signals representing the reliance request message to be sent to a reliance server requesting a transactional financial assurance for the aspect of the transaction upon which the relying party intends to rely, the transactional financial assurance not being a payment request or payment authorization of the transaction itself.

64. (Currently Amended) The computer program product of claim 63, wherein the method further comprises:

receiving electronic signals representing a transactional financial assurance from the reliance server; and

continuing the transaction with the subscriber based on information in the transactional financial assurance.

65. (Currently Amended) The computer program product of claim 63, wherein the

electronic signals representing the transactional financial assurance are received in response to the sending of the reliance request message.

66. (Previously Presented) The computer program product of claim 63, wherein the subscriber assurance comprises (a) an identification assurance of the identity of the subscriber, or (b) an authorization assurance of authorization of the subscriber, or (c) both (a) and (b).

67. (Previously Presented) The computer program product of claim 63, wherein the reliance request message comes from the relying party.

68. (Currently Amended) A computer program product, embodied in a computer-readable media, comprising instructions for causing a computer to effect a method of managing reliance in an electronic transaction system, the method comprising:

receiving electronic signals representing a reliance request message, the message specifying an aspect of a transaction with a subscriber upon which a relying party intends to rely and requesting assurance for the aspect of the transaction;

determining whether to provide transactional financial assurance based on the reliance request message, the transactional financial assurance not being a payment request or payment authorization of the transaction itself; and

generating electronic signals representing an indication of whether transactional financial assurance is available.

69. (Currently Amended) The computer program product of claim 68, the method further comprising:

receiving electronic signals representing the transactional financial assurance; and  
continuing the transaction based on information in the transactional financial assurance.

70. (Previously Presented) The computer program product of claim 68, wherein the subscriber assurance comprises (a) an identification assurance of the identity of the subscriber, or (b) an authorization assurance of authorization of the subscriber, or (c) both (a) and (b).

71. (Previously Presented) The computer program product of claim 68, wherein the

reliance request message comes from the relying party.

72. (Previously Presented) The computer program product of claim 68, wherein the reliance request message includes certificate information derived from the transaction.

73. (Currently Amended) The computer program product of claim 68, wherein the determining whether to provide the transactional financial assurance further comprises determining the status of a certificate associated with the transaction.

74. (Previously Presented) The computer program product of claim 68, wherein the reliance request message includes a request for a guarantee of an aspect of the transaction and the method comprises:

validating information in the reliance request message to determine whether to provide the guarantee for the aspect of the transaction; and

sending electronic signals representing an indication of whether the aspect of the transaction will be guaranteed.

75. (Previously Presented) The computer program product of claim 68, wherein the electronic signals representing the subscriber assurance comprise electronic signals representing a time-based certificate specifying a stated reliance limit and the method comprises obtaining electronic signals representing an actual reliance limit for the certificate, the actual reliance limit being different from the stated reliance limit.